

**Information to identify the case:**

Debtor 1	<b>Lance P. McCullough</b>	Social Security number or ITIN	<b>xxx-xx-6747</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Janelle L. McCullough</b>	Social Security number or ITIN	<b>xxx-xx-2645</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-23412-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lance P. McCullough

Janelle L. McCullough

12/18/17**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lance P. McCullough  
Janelle L. McCullough  
DebtorsCase No. 12-23412-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 38

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db/jdb +Lance P. McCullough, Janelle L. McCullough, 401 Wissner Avenue,  
Beaver Falls, PA 15010-2965

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

cr Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635

cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883

cr +THE BANK OF NEW YORK MELLON, P. O. Box 9013, Addison, TX 75001-9013

cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883

cr +The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883

13507836 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

13424735 +Bank of New York Mellon, c/o KML Law Group PC, 701 Market Street, Suite 5000,  
Attention: Michael McKeever, Esq., Philadelphia, PA 19106-1541

13415206 +David Fein, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541

13424738 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263)

13423731 +FIFTH THIRD BANK, 9441 LBJ FREEWAY, SUITE 350, DALLAS, TEXAS 75243-4652

14684082 Navient Solutions, LLC obo Dept of Ed, Loan Services,  
PO BOX 9635 Wilkes-Barre, PA 18773-9635

13424741 Precision Recovery Analytics, Inc., c/o Cavalry Advisory Svcs,  
800 Summit Lake Drive, Suite 400, Valhalla, NY 10595

13942323 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

13618708 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2017 01:23:12 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Dec 19 2017 01:23:00 BANK OF AMERICA, N.A., 7105 CORPORATE DR,  
PLANO, TX 75024-4100

cr +EDI: BASSASSOC.COM Dec 19 2017 01:23:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr EDI: RECOVERYCORP.COM Dec 19 2017 01:23:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

cr +EDI: BASSASSOC.COM Dec 19 2017 01:23:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13435150 EDI: BANKAMER2.COM Dec 19 2017 01:23:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102

13424733 +EDI: BANKAMER.COM Dec 19 2017 01:23:00 Bank of America, P. O. Box 15026,  
Wilmington, DE 19850-5026

13424734 +EDI: BANKAMER.COM Dec 19 2017 01:23:00 Bank of America, 7105 Corporate Drive, PTX B-209,  
Plano, TX 75024-4100

13415205 +EDI: BANKAMER.COM Dec 19 2017 01:23:00 Bank of New York Mellon, 7105 Corporate Drive,  
PTX-B-29, Plano, TX 75024-4100

13424736 +EDI: CAPITALONE.COM Dec 19 2017 01:23:00 Capital One,  
P. O. Box 30285, General Correspondence, Salt Lake City, UT 84130-0285

13451730 +EDI: BASSASSOC.COM Dec 19 2017 01:23:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13424737 EDI: RCSDELL.COM Dec 19 2017 01:23:00 Dell Financial Services, P. O. Box 81577,  
Austin, TX 78708-1577

13476569 +E-mail/Text: kburkley@bernsteinlaw.com Dec 19 2017 01:23:55 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908

13424739 +EDI: RMSC.COM Dec 19 2017 01:23:00 GEMB/JCPenney, P. o. Box 981064,  
El Paso, TX 79998-1064

13424740 +EDI: HFC.COM Dec 19 2017 01:23:00 HSBC Retail Services, P. O. Box 17602,  
Baltimore, MD 21297-1602

13509896 EDI: RESURGENT.COM Dec 19 2017 01:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

13501395 EDI: PRA.COM Dec 19 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

13422865 +E-mail/Text: bankruptcy@cavps.com Dec 19 2017 01:23:38 Precision Recovery Analytics, Inc,  
c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13421920 EDI: RECOVERYCORP.COM Dec 19 2017 01:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13424742 +EDI: HFC.COM Dec 19 2017 01:23:00 Retail Services, P. O. Box 17602,  
Baltimore, MD 21297-1602

13777686 EDI: NAVIENTFKASMDOE.COM Dec 19 2017 01:23:00 Sallie Mae Inc. on behalf of,  
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 21

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Dec 18, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon, et al...  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
13430064\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Navient Solutions, Inc. acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
Allison L. Carr on behalf of Creditor Navient Solutions, LLC obo The Dept of Ed  
acarr@bernsteinlaw.com, acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
Andrew F Gornall on behalf of Creditor The Bank of New York Mellon, et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
David Z. Valencik on behalf of Joint Debtor Janelle L. McCullough dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com  
David Z. Valencik on behalf of Debtor Lance P. McCullough dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com  
Donald R. Calaiaro on behalf of Joint Debtor Janelle L. McCullough dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Lance P. McCullough dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com  
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York  
bkgroup@kmlawgroup.com  
Mark B. Peduto on behalf of Joint Debtor Janelle L. McCullough pandaecfinbox@yahoo.com  
Mark B. Peduto on behalf of Debtor Lance P. McCullough pandaecfinbox@yahoo.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 14